Certificate Number: 15317-PAW-DE-031976337

Bankruptcy Case Number: 18-23388



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 2, 2018</u>, at <u>5:26</u> o'clock <u>PM PST</u>, <u>Rachel M Sant</u> completed a course on personal financial management given <u>by internet</u> by <u>Access Counseling</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 2, 2018 By: /s/Eric Reves

Name: Eric Reyes

Title: <u>Certified Counselor</u>